

Growth Balanced Index Account

INDEX ACCOUNTS

Investment Accelerator (between April 2, 2011 and March 16, 2012) · as of July 31, 2025

Account Details

Inception date: October 22, 2002

Asset class: Canadian Balanced

Index Details

Benchmark name: Growth Balanced Total Return Index (CAD)

About the Index:

The Growth Balanced Total Return Index (CAD) is based on the total return of a representative sample of Canadian equity and bond, and non-Canadian equity indices. Each of these is weighted according to the total value of the index and is measured in Canadian dollars. The weighting is:

- 10% The Government of Canada 91-Day Treasury Bills
- 20% The FTSE Universe Bond Total Return Index
- 40% The S&P/TSX 60 Total Return Index
- 30% The G5 Total Return Index (CAD): Non-Canadian equity

Managed by: Manulife Investment Division - General Account

How This Account Works

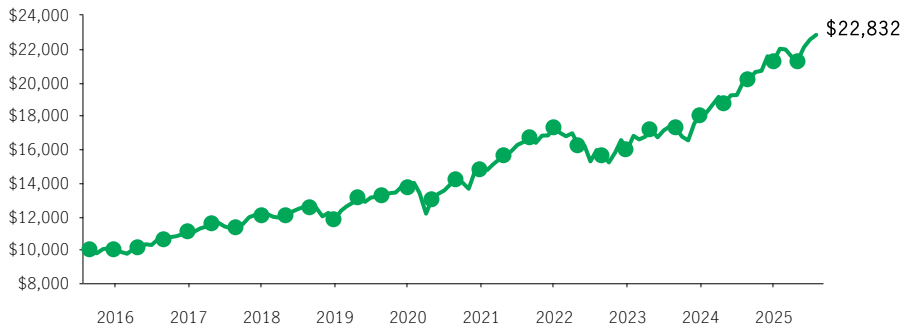
This Account is based on a blended performance of:

- 10% The Government of Canada 91-Day Treasury Bills
- 20% The FTSE Universe Bond Total Return Index
- 40% The S&P/TSX 60 Total Return Index
- 30% The G5 Total Return Index (CAD)

When you invest in this account, you do not acquire an interest in this underlying index or purchase any units or legal interest in any security.

Performance

Growth of \$10,000 over 10 years for Growth Balanced Total Return Index (CAD) ±



Top 5 Bond Holdings (%)

Government of Canada 91-Day Treasury Bills Rate	10.00
Gov. of Canada, 0.01%, 7/2/2025	0.31
Gov. of Canada Treasury Bill, 0.01%, 8/13/2025	0.29
Gov. of Canada, 2.75%, 5/1/2027	0.29
Gov. of Canada, 1.5%, 6/1/2031	0.27

Top 5 Equity Holdings (%)

Royal Bank of Canada Com	2.57
Shopify Inc. Cl A Sub Vtg Shs	1.94
Toronto-Dominion Bank Com New	1.75
Enbridge Inc. Com	1.37
Brookfield Corporation Vtg Shs Cl A	1.23

Compound Returns of Growth Balanced Index Account (%)

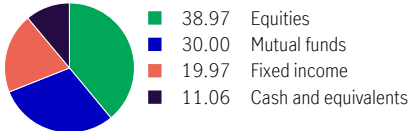
Product	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
InnoVision Investment Accelerator (1.75%*)	1.11	6.67	3.16	6.46	12.55	10.93	8.69	6.59	6.41
InnoVision Valued Client (On or after June 23, 2001) (3.00%*)	1.00	6.32	2.52	5.68	11.14	9.55	7.33	5.26	4.08
InnoVision Valued Client (Prior to June 23, 2001) (2.00%*)	0.98	6.11	2.07	5.19	10.28	8.53	6.39	4.30	3.61

Compound Returns of Growth Balanced Total Return Index (CAD) (%)

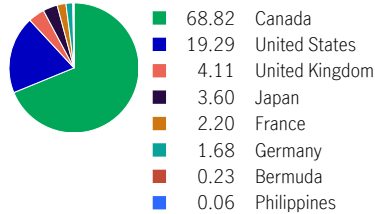
	1 mth	3 mth	6 mth	YTD	1 yr	3 yr	5 yr	10 yr	Inception
	1.26	7.14	3.78	7.26	14.16	12.69	10.42	8.19	—

Portfolio Allocation as of June 30, 2025

Asset Allocation (%)



Geographic Allocation (%)



For more information, please contact your advisor or visit **manulife.ca/ul**

± For illustration purposes only.

* Represents UL management fee.

The rate of return credited to your account will be one business day later than the return of the underlying index.

Source for all data: Transmission Media, as at July 31, 2025. Performance histories are not indicative of future performance.

Returns shown are after the MER/UL fee has been deducted. The Growth of \$10,000 chart shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values. The performance of the Growth Balanced Total Return Index (CAD) does not mean that the Growth Balanced Index Account (innovision) will provide the same returns. The Manufacturers Life Insurance Company is the issuer of all Manulife universal life contracts and the guarantor of any guarantee provisions therein. The index is unmanaged and cannot be purchased directly by investors. Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license. The information in this document is subject to change without notice.